

011- 554256

SPECIAL WARRANTY DEED

STATE OF ALABAMA
COUNTY OF Shelby
GRANTEE'S ADDRESS:
Denise P. Smith
5102 Split Rail Trl
Birmingham, AL 35244

KNOW ALL MEN BY THESE PRESENTS, that **The United States Department of Housing and Urban Development, also known as Secretary of Housing and Urban Development**, for and in consideration of One Hundred Eighty Thousand and No/100 Dollars (\$180,000.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto **Denise P. Smith, a married woman** in fee simple, together with every right of reversion, the following described real property situated in the County of Shelby, State of Alabama:

Lot 20, according to the survey of Homestead, firs sector, as recorded in map book 6, page 9, in the probate office of Shelby County, Alabama.

THIS DEED IS NOT TO BE IN EFFECT UNTIL: 9/14/09

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated January 20, 2009 and recorded on February 3, 2009 in instrument 20090203000032970.

Being the same property acquired by the Secretary of Housing and Urban Development pursuant to the provisions of the National Housing Act, as amended (42 USC 1441, et. Seq.). Deed dated May 19, 2009 and recorded on May 20, 2009 in instrument 20090520000190170.

TO HAVE AND TO HOLD to the said **Denise P. Smith**, in fee simple, and to the heirs, together with every right of reversion. Grantor makes no warranty or covenant respecting the nature or the quality of the title to the property hereby conveyed except the following: Grantor does hereby specifically warrant the title to said property against the lawful claims of all persons claiming by, through, or under the Grantor, since the date of acquisition thereof by the Grantor. **SUBJECT** however, to all covenants, restrictions, reservations, easements, conditions, liens and other rights of whatever nature appearing of record; Further subject to any state of facts an accurate survey would show.

IN WITNESS WHEREOF, the undersigned has set his/her hand as the duly authorized representative of the Secretary of Housing and Urban Development this 11 day of September, 2009.

SHAUN DONOVAN
SECRETARY OF HOUSING AND
URBAN DEVELOPMENT
By Hooks Van Holm, Inc. of Anniston, AL
Management and Marketing Contractor
For HUD-State of Alabama

~~STATE OF ALABAMA - JEFFERSON COUNTY
I hereby certify that no mortgage tax or deed tax
has been collected on this instrument.
Alan L. King Judge of Probate
"NO TAX COLLECTED"~~

By: Angeletha Harris
Angeletha Harris
HUD Delegated Authority

STATE OF ALABAMA
COUNTY OF Cathay

I, undersigned, a Notary Public in and for said County in said State, do hereby certify that Angeletha Harris, who is personally well known to me to be the duly authorized representative of the Secretary of Housing and Urban Development and the person who executed the foregoing instrument bearing the date September 11, 2009 by virtue of the authority vested in him/her by the delegation of authority published at 70 FR 43171 (July 26, 2005), and acknowledged before me on this day that, being informed of the contents of this conveyance, he/she executed the same voluntarily for and on behalf of Shaun Donovan, Secretary of Housing and Urban Development, on the day and year above stated.

GIVEN under my hand and official seal this 11 day of September, 2009.

Linda W Jackson
NOTARY PUBLIC
My Commission Expires: 1/23/13

THIS INSTRUMENT PREPARED BY: Rick Battaglia, 7088 Sydney Curve, Montgomery, AL 36117

LINDA W JACKSON
NOTARY PUBLIC
ALABAMA
STATE AT LARGE